



## **PUBLIC DISCLOSURE**

October 31, 2022

# **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

The First National Bank of Moody  
Charter Number: 5774

101 7th Street  
Moody, TX 76557

Office of the Comptroller of the Currency

225 E. John Carpenter Fwy  
Suite 900  
Irving, TX 75062

Note: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

The lending test is rated: **Satisfactory**.

The major factors that support this rating include:

- The Lending Test rating is based on performance in the bank's assessment areas (AAs).
- The Loan-To-Deposit (LTD) ratio is reasonable.
- A majority of the bank's loans are inside its AAs.
- The borrower distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.

## Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit ratio is **reasonable**. The LTD ratio is calculated on a bank-wide basis. The bank's quarterly average LTD ratio during the evaluation period was 57.2 percent. We compared the bank's LTD ratio to similarly situated institutions operating in the area. The average LTD ratio for the peer banks was 62.6 percent.

## Lending in Assessment Area

A **majority** of the bank's loans are inside its AAs.

The bank originated and purchased 61.2 percent of its total loans inside the bank's AAs during the evaluation period. The Lending Test included a review of the bank's mortgage loans and loans to small businesses, therefore other loan categories are not included in the table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	48	51.1	46	48.9	94	3,960	62.2	2,405	37.8	6,365
Small Business	111	66.9	55	33.1	166	5,493	66.9	4,215	33.1	9,708
<b>Total</b>	<b>159</b>	<b>61.2</b>	<b>101</b>	<b>38.8</b>	<b>260</b>	<b>9,453</b>	<b>58.8</b>	<b>6,620</b>	<b>41.2</b>	<b>16,073</b>

Source: Bank Data  
Due to rounding, totals may not equal 100.0%

## Description of Institution

The First National Bank of Moody (FNB Moody or bank) is a single-state community bank headquartered in Moody, Texas (McLennan County). Established in 1893, the bank is located 80 miles north of Austin and 25 miles southwest of Waco. FNB Moody is locally managed and wholly owned by Reynolds, Teague, Thurman Financial Corp., a one-bank holding company that is 100 percent family-owned.

The bank has two AAs, the McLennan-Falls AA and the Bell-Coryell AA. The McLennan-Falls AA consists of three census tracts, two in McLennan County and one in Falls County. The AA has two middle-income CTs and one upper-income CT. The Bell-Coryell AA is comprised of three contiguous CTs, two in Bell County and one in Coryell County. The three CTs are middle-income CTs. FNB Moody's two AAs include portions of the Waco Metropolitan Statistical Area (MSA) and the Killeen-Temple MSA. Under CRA regulations, assessment areas in two different MSAs may not be combined for evaluation purposes. There were no branch openings or closings during the evaluation period; however, the bank opened a branch in Troy, Texas on January 3, 2022. Below are the locations of the bank:

- 101 7<sup>th</sup> Street, Moody, Texas 76557, Census Tract 38.02, Middle-Income
- 1207 Luther Curtis Rd., Troy, Texas 76579, Census Tract 201, Middle-Income

FNB Moody offers an array of loan and deposit products and services, including safe deposit boxes, debit cards, wire transfers, and online banking including bill pay. The banking main lobby is open Monday through Thursday from 9:00 a.m. to 3:00 p.m. and Fridays from 9:00 a.m. to 6:00 p.m. A drive-thru at the rear of the building offers extended hours of 7:30 a.m. to 3:00 p.m. Monday through Thursday and 7:30 a.m. to 6:00 p.m. on Fridays. The Troy location hours are Monday through Thursday 8:30 a.m. to 4:30 p.m. and Fridays 8:30 a.m. to 6:00 p.m. An ATM was established when the Troy location was opened, which is after the review period. The bank is closed on Saturdays.

The bank has a lending focus in residential real estate, commercial real estate, commercial, and consumer loans. As of December 31, 2021, the bank's asset size was \$58.2 million. Total liabilities were \$47.5 million and total equity was \$10.6 million. The bank's tier 1 leverage capital ratio was 19.5 percent as of December 31, 2021. The bank's loan portfolio totaled \$20.3 million, representing 34.9 percent of total assets. The portfolio consists of 46.7 percent residential real estate loans, 18.8 percent commercial real estate loans, 27 percent commercial loans, and 7.5 percent consumer loans. The investment portfolio totaled \$29.5 million.

There are no known legal or financial impediments to FNB Moody's ability to meet the credit needs of its communities. The previous CRA evaluation, dated May 21, 2018, assigned a "Satisfactory" rating to the bank.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

FNB Moody is subject to the Small Bank CRA evaluation procedures. As such, this Performance Evaluation (PE) assesses the bank's performance under the Lending Test. In evaluating the bank's

lending performance, we reviewed a sample of 20 home mortgage loans for each AA (total of 40) and a sample of 20 small business loans for each of the bank's two AAs (total of 40). The evaluation period for the Lending Test is January 1, 2019 through December 31, 2021.

For geographic and borrower distribution analyses, loans are compared to the 2015 American Community Survey (ACS) Census data for home mortgage loans and the 2020 Dun & Bradstreet (D&B) Data for loans to small businesses.

### **Selection of Areas for Full-Scope Review**

We selected the McLennan-Falls AA for a full-scope review and the Bell-Coryell AA for a limited scope review. As of June 30, 2021, 100 percent of the bank's deposits were concentrated in the McLennan-Falls AA. Refer to the "Scope" section under the State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full-scope AAs.

### **Ratings**

The bank's overall rating is based on the performance in the state of Texas. The state rating is based on performance in all bank AAs with the most weight placed on the McLennan-Falls AA. For the borrower distribution of loans under the Lending Test, consideration was given to the number of loans and dollar volume of loans originated in each category. Home mortgage loans received the most weight and then lending to small businesses was considered. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

### **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Texas

#### CRA rating for the State of Texas: Satisfactory

#### The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The borrower distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.

### Description of Institution's Operations in Texas

The bank operates in two AAs in the State of Texas as described in the "Description of the Institution" and the "Scope of Evaluation" sections of this PE. The bank's primary focus, based on overall dollar amounts held in the loan portfolio, is home mortgage loans and small business loans.

Competitors include other local community banks and some of the nation's largest banks that have a nationwide footprint as well as credit unions and nonbank financial entities that compete for residential, business, farm, and consumer loans. Community credit needs in the full-scope AAs were determined by reviewing recent housing and demographic information, CRA PEs from other banks operating in the bank's AAs, and a review of community contacts with organizations that provide services within the full-scope AA.

#### McLennan-Falls AA

The McLennan-Falls AA consists of three census tracts, two in McLennan County and one in Falls County. The AA has two middle-income CTs and one upper-income CT. None of the CTs are distressed or underserved. The McLennan-Falls AA is bisected by one CT that is excluded from the AA (CT 39); however, this is an upper-income CT. The bank does not have any low- or moderate-income CTs in the AA. The population of the McLennan-Falls AA consists of 12,891 people and 4,697 households. The median family income is \$54,026 and 9.4 percent of families are below the poverty level. The median housing value is \$129,500 and the median gross rent is \$849. Low-income individuals only make \$27,013 while moderate-income borrowers earn up to \$43,221, which makes house affordability challenging. In the McLennan-Falls AA, 14.6 percent of the families are considered low-income, and 14.7 percent are moderate-income.

The AA contains 4,050 owner-occupied housing units, 647 occupied rental units, and 805 vacant units. The city of Moody has two HUD section 8 housing complexes that provide subsidized housing to qualified residents of the city. There are 890 businesses in the AA. Of these businesses, 89.1 percent reported gross annual revenues of less than or equal to \$1 million and 3.4 percent reported gross annual revenue greater than \$1 million. Because reporting is voluntary, 7.5 percent of the businesses did not report revenues.

As of June 30, 2021, the bank's total deposits were \$39.8 million. At that time, the bank did not have branches, only the main office; therefore, 100 percent of the deposits were concentrated in the McLennan-Falls AA. The bank had a deposit market share of 42.5 percent and ranked second out of three institutions. According to the peer market share report, FNB Moody does not have a significant lending market share in the AA. The McLennan-Falls AA had 169 lenders in 2021.

To help identify the needs in the bank's McLennan-Falls AA, we conducted a community contact to understand lending opportunities in the AA. The organization we contacted is a government office designed to provide infrastructure for the city of Moody. The contact indicated that the city continues to be defined as a middle-income city; however, he indicated that many residents earn below the median family income. He noted that the city needs funding to improve infrastructure including roads, pipes, and drainage. Businesses are very limited in the city and there is a lack of new development.

The contact indicated that there is financial need for mortgage, small business, and consumer loans in the city of Moody. He also indicated that there is a need for financial literacy as the majority of the population does not have significant financial knowledge.

### Bell-Coryell AA

The Bell-Coryell AA is comprised of three contiguous CTs, two in Bell County and one in Coryell County. The three CTs are middle-income CTs. None of the CTs are distressed or underserved. The median family income is \$58,001 and 8.4 percent of families are below poverty level. The median housing value is \$109,994 and the median gross rent is \$807. Low-income individuals only make \$29,001 while moderate-income borrowers earn up to \$46,401, which makes house affordability challenging. In this AA, 15.9 percent of the families are considered low-income, and 19.9 percent are moderate-income.

The AA contains 4,774 owner-occupied housing units, 969 occupied rental units, and 1,280 vacant units. There are 890 businesses in the AA. Of these businesses, 92 percent reported gross annual revenues of less than or equal to \$1 million and 3 percent reported gross annual revenue greater than \$1 million. Because reporting is voluntary, 4.9 percent of the businesses did not report revenues.

During the review period, the bank did not have a branch in the Bell-Coryell AA and therefore all deposits were concentrated in the McLennan-Falls AA. According to the peer market share report, in this AA, the bank does not have a significant market share.

A community contact was not completed for the Bell-Coryell AA as this is a limited-scope AA.

The following table depicts the demographic information for the one full-scope AAs in Texas.

### **McLennan-Falls AA**

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: McLennan and Falls MSA 2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	3	0.0	0.0	66.7	33.3	0.0

Population by Geography	12,891	0.0	0.0	61.3	38.7	0.0
Housing Units by Geography	5,502	0.0	0.0	63.8	36.2	0.0
Owner-Occupied Units by Geography	4,050	0.0	0.0	60.8	39.2	0.0
Occupied Rental Units by Geography	647	0.0	0.0	63.8	36.2	0.0
Vacant Units by Geography	805	0.0	0.0	78.6	21.4	0.0
Businesses by Geography	890	0.0	0.0	47.6	52.4	0.0
Farms by Geography	105	0.0	0.0	55.2	44.8	0.0
Family Distribution by Income Level	3,413	14.6	14.7	16.9	53.9	0.0
Household Distribution by Income Level	4,697	17.7	12.5	13.5	56.2	0.0
Median Family Income MSA - 47380 Waco, TX MSA		\$54,026		Median Housing Value		\$129,500
				Median Gross Rent		\$849
				Families Below Poverty Level		9.4%
<i>Source: 2015 ACS and 2020 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in Texas

As discussed earlier, the bank's McLennan-Falls AA was selected for a full-scope review while the Bell-Coryell AA was selected for a limited-scope review. During the review period, the bank did not have a branch in the Bell-Coryell AA and therefore all deposits were concentrated in the McLennan-Falls AA. Refer to the table in Appendix A for a list of all AAs under review.

## Lending Test

The bank's performance under the Lending Test in Texas is rated **Satisfactory**.

## Conclusions for Area Receiving a Full-Scope Review

Based on a **full-scope review**, the bank's performance in the **McLennan-Falls AA** is **good**.

## Distribution of Loans by Income Level of the Geography

Due to the absence of low- and moderate-income geographies in the bank's two AAs, any analysis of the geographic distribution of loans is not meaningful.

## Distribution of Loans by Income Level of the Borrower

The bank exhibits a **reasonable** distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.



### ***Home Mortgage Loans***

The distribution of loans to low- and moderate-income individuals is **excellent**. Refer to Table P in the state of **Texas** section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In 2019-2021, the bank's mortgage lending to low- and moderate-income borrowers exceeded the percentage of families identified as low- and moderate-income and the aggregate lending to low- and moderate-income borrowers.

### ***Small Loans to Businesses***

The distribution of loans to small businesses in the AA is **good**. Refer to Table R in the state of **Texas** section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

In 2019-2021, the bank's loans to businesses with revenues less than or equal to \$1 million was somewhat lower than the percentage of businesses identified as having revenues less than or equal to \$1 million and exceeded the aggregate lending to these businesses.

In reference to the lower percentage of lending to businesses with revenues of less than or equal to \$1 million, a large portion of the bank's small business lending is structured as collateral-dependent and therefore income information is not obtained. These loans are made to small businesses to purchase equipment, cattle, business vehicles, and inventory. In the McLennan-Falls AA, approximately 38 percent of the bank's loans during 2019-2021 were collateral-dependent loans to small businesses from which income information was not collected. The bank collects income information for larger businesses as the primary source of repayment is cash flow from operations.

### **Responses to Complaints**

There were no complaints related to the institution's CRA performance within the State of Texas during the review period.

### **Conclusions for Area Receiving a Limited Scope Review**

Based on a **limited-scope review**, the bank's performance under the Lending Test in the **Bell-Coryell AA** is **consistent with** the bank's overall performance under the Lending Test in the full scope area.

## **Appendix A: Scope of Examination**

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	<b>1/1/2019 to 12/31/2021</b>	
<b>Bank Products Reviewed:</b>	Home mortgage and small business loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Texas		
McLennan-Falls AA	Full-scope	The McLennan-Falls AA is comprised of three census tracts, two in McLennan County and one in Falls County. The AA has two middle-income CTs and one upper-income CT. None of the CTs are distressed or underserved.
Bell-Coryell AA	Limited-scope	The Bell-Coryell AA is comprised of three CTs, two in Bell County and one in Coryell County. The three CTs are middle-income CTs. None of the CTs are distressed or underserved.

## Appendix B: Summary of State Ratings

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<b>RATINGS (The First National Bank of Moody)</b>	
Overall Bank:	Lending Test Rating
<b>The First National Bank of Moody</b>	<b>Satisfactory</b>
State:	
<b>Texas</b>	<b>Satisfactory</b>

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.



- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Bell-Coryell AA	20	1,810	100.0	487	15.9	5.0	3.1	19.9	15.0	11.1	19.1	5.0	24.4	45.0	75.0	46.0	0.0	0.0	15.4
McLennan-Falls AA	20	1,016	100.0	387	14.6	15.0	3.9	14.7	25.0	13.4	16.9	20.0	20.4	53.9	40.0	49.4	0.0	0.0	12.9
<b>Total</b>	<b>40</b>	<b>2,960</b>	<b>100.0</b>	<b>874</b>	<b>15.3</b>	<b>10.0</b>	<b>3.4</b>	<b>17.7</b>	<b>20.0</b>	<b>12.1</b>	<b>18.2</b>	<b>12.5</b>	<b>22.7</b>	<b>48.8</b>	<b>57.5</b>	<b>47.5</b>	<b>0.0</b>	<b>0.0</b>	<b>14.3</b>

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2019 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0%*

**Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Bell-Coryell AA	20	933	100.0	224	92.0	100.0	40.6	3.0	0.0	4.9	0.0
McLennan- Falls AA	20	621	100.0	212	89.1	50.0	41.0	3.4	50.0	7.5	0.0
<b>Total</b>	<b>40</b>	<b>1,554</b>	<b>100.0</b>	<b>436</b>	<b>90.6</b>	<b>75.0</b>	<b>40.8</b>	<b>3.2</b>	<b>25.0</b>	<b>6.2</b>	<b>0.0</b>

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2019 CRA Aggregate Data.  
Due to rounding, totals may not equal 100.0%*